

FROM

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#12 (NL)

PATENT

DOCKET NO. 57634.3

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Art Unit: 3628

Examiner: Pedro Kanof

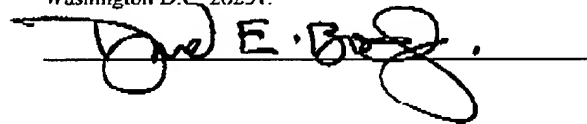
Serial No.: 09/611,548

Filed: July 7, 2000

Applicant(s): Douglas G. Lowenstein, et al.

Title: FINANCING OF TENANT IMPROVEMENTS

I certify that this correspondence, along with any documents referred to therein, is being transmitted by facsimile on March 31, 2003 to The Commissioner for Patents, Box AF, Washington D.C. 20231.



COMMISSIONER FOR PATENTS

Box AF

Washington D.C. 20231

AFTER FINAL – EXPEDITED PROCEDURE

RESPONSE TO OFFICE ACTION OF JANUARY 29, 2003

Applicant responds to the Office Action dated January 29, 2003 as follows.

In the specification:

Kindly add two paragraphs of text to the specification, at page 7, between lines 24 and 25 (immediately following the heading “III. Terms and conditions of lease 100”). Appendices 1 and 2 to this paper present the text to be added in clean and markup form, respectively.

REMARKS

This paper responds to the Office Action of January 29, 2003. The shortened statutory period runs through April 29, 2003. Accordingly, this response is timely.

Applicant respectfully requests reconsideration of the application. Claims 1-118 are now pending, a total of 118 claims. Claims 1, 2, 28, 31, 53, 56, 60, 74, 93 and 102 are independent.